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Cooperative Extension Work in Agriculture and Home Economics.

U. S. DEPARTMENT OF AGRICULTURE
AND STATE AGRICULTURAL COLLEGES
COOPERATING.

STATES RELATIONS SERVICE,
OFFICE OF EXTENSION WORK, SOUTH
FARMERS' COOPERATIVE DEMONSTRATION WORK.

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WASHINGTON, D. C.
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TO FARMERS, BANKERS AND BUSINESS MEN
IN COTTON TERRITORY:

In October I wrote you on **SAFE FARMING**, and in November on **INSURANCE** against loss by producing the living on the farm. This month I want to talk to you about **THRIFT**, and how **SAFE FARMING** will make us a thrifty and prosperous people.

In an old report written in 1906, Dr. Seaman A. Knapp gave out for the Department the following items of farm economy to be kept constantly before the farmer:-

"First,- Produce upon the farm all the food necessary for the sustenance of the men and animals employed upon the farm."

"Second,- Pay all current expenses of the farm out of sundry products other than the cash crop."

"Third,- Never mortgage the cash crop. Let it result in bankable money at the end of the season."

"Fourth,- Keep as many domestic animals as will utilize the waste of the farm and profitably consume the surplus fodder and grain."

This is the program we now call **SAFE FARMING**, but I want to call special attention to the second and third items.

Thrifty farmers pay current expenses for clothing, food which can not be raised, and other incidentals from sundry products of the farm other than the cash or money crop. Eggs, chickens, milk, butter, cream, fruit, a hog or a young steer to the butcher, a load of hay or grain when there is enough to spare,- all these bring in some income. The good thrifty farmer makes such items carry practically all current expenses and saves the money crop to pay big debts, make improvements, to add to his equipment or stock, or for a savings account for a rainy day. This is the only way tenant farmers can become land owners.

How are we to do this? How can we avoid mortgaging this great money crop? How can we pay these running expenses from the sundry products of the farm and keep our great money crop for cash? The answer is - by following **SAFE FARMING**. The prophet said, "Despise not the day of small things". Attention to these little items of income and saving is **THRIFT**, and **THRIFT** gets us out of debt,- independent and prosperous.



Don't forget the **SAFE FARMING** program,-

1. A home garden for every family on the farm. Not less than a tenth of an acre for garden and half an acre for potatoes. An acre of sorghum or cane for the syrup of the family; the excess cane can be fed.
2. Produce corn enough to feed the people and the livestock on the farm for a year, with a little excess for safety.
3. Produce oats and other small grain to supplement the corn as food and to conserve the soil in winter.
4. Produce hay and other forage crops sufficient to feed the livestock on the farm for one year, not forgetting the legumes which produce hay and enrich the soil.
5. Produce the meat for the family by increased attention to poultry and hogs. Plan to gradually increase and breed up the cattle and other livestock so as to consume the otherwise waste products and make the waste lands productive. Not less than 25 hens for a renter and 50 for a land owner would help; 100 would be better. Set a standard of at least one sow for every tenant family and two for every owner, and breed them carefully and feed them well. Not less than two milk cows for every family, the cows properly bred and fed.
6. When the living has been provided, grow cotton for the main money crops. If this is done there will always be a few eggs and chickens, a pig now and then, and occasionally a steer for sale, and out of these surplus or sundry products let us pay the farm expenses.

SAFE FARMING was given a wonderful endorsement by the bankers assembled at the Cotton States Bankers Conference in December. They have invited producers to cooperate with bankers to the end that **SAFE FARMING** may receive proper financial accommodation at rates and upon terms as favorable as those furnished to commerce and industry.

The situation has not changed. There is still uncertainty. No one knows what the future of the cotton market will be. Let us therefore, insure the living by **SAFE FARMING**. If bankers and business men will cooperate with farmers to extend credit upon this plan, we will soon approach that degree of prosperity to which the Southern farmer is justly entitled.

SAFE FARMING, an **INSURED LIVING** and **THRIFT** will surely bring a Happy New Year to many a family, and, a year from now, the Merry Christmas in many a farm home will be more than the mere spirit of the season.

Very truly yours,

Bradford Knapp.

CHIEF.

